IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
DeFrancesco, et al.

Application No.: 10/649,397   Confirmation No.: 6100

Filed: August 27, 2003   Art Unit: 3696

For: COMPUTER IMPLEMENTED AUTOMATED   Examiner: D. Felten
       CREDIT APPLICATION ANALYSIS AND
       DECISION ROUTING SYSTEM

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Dear Sir:

This paper is responsive to the Notice of Non-Compliant Amendment mailed from the Patent
Office on October 17, 2008. The shortened statutory period for reply expires on November 17,
2008. Applicants believe that no additional fee is due for this Response to be considered.
However, please consider this a conditional authorization to charge any additional fees necessary
for entry of this paper to Deposit Account No. 07-1700.